

- Present the completed application package, including bid prices, to the Loan Committee for a loan approval.
- Conduct a loan settlement, where all security documents, including a mortgage, are signed and later recorded.
- Provide technical assistance and along with you, monitor the rehabilitation work as it progresses, and disburse funds as appropriate.
- Refer you to other appropriate programs, such as the Sanitary Sewer Hookup Assistance program, or to other agencies that may be able to help you with housing related programs.

EQUAL HOUSING OPPORTUNITY

Funds for these Programs have been made available through grants approved by the York County Commissioners from the Department of Housing and Urban Development to improve the quality of housing in York County and to assist local owners in maintaining their homes.



For additional information or to be considered for the Home Improvement Program or the Sewer Hookup Assistance Program, you may call 771-9870 or mail this form to:

The Home Improvement Program
York County Planning Commission
 28 East Market Street
 York PA 17401

NAME _____ AGE _____

ADDRESS _____ MUNICIPALITY _____

DAYTIME PHONE _____ NUMBER OF PERSONS IN HOUSEHOLD _____

TOTAL MONTHLY GROSS INCOME _____ DISABLED: YES NO
 (Include the income of all persons residing (Circle one)
 within the household)

REPAIRS NEEDED _____

**DOES YOUR HOME
 NEED IMPORTANT
 REPAIRS?**



YORK COUNTY'S

HOME

IMPROVEMENT

PROGRAM

**MAY BE YOUR
 ANSWER!**

Do You Need Help with Important Home Repairs?



Do you live in and own a home in need of costly repairs to make it safer and more comfortable? Have you looked for ways to pay for your home improvements but found that your budget won't stretch enough to cover the cost of the extra monthly payment?

If this has been your problem, you are not alone. Many York County home owning residents have the same concerns. For this reason, the York County Commissioners have adopted a variety of federally funded programs to help you. **Fixing up your home makes sense.**

What Is the Home Improvement Program?



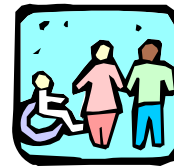
The Housing Improvement Program is administered by the Housing & Community Development Division of the York County Planning Commission. It is designed to help income eligible resident homeowners in York County by providing financial and technical assistance to obtain necessary home repairs. The funds in the Home Improvement Program are provided in the form of a loan with a deferred payment. This means that a mortgage in the amount of the loan is filed against your property for security. As long as you, the program participant, remains the occupant and owner of the property, no

repayment is required and no interest is charged. When the property is sold or transferred in any way or it ceases to be your residence, the full balance on the loan becomes due and payable to the County of York. The deed to your property remains in your name and is not transferred to the County.

To qualify, your property must have conditions defined as substandard by the local housing code or by the program's rehabilitation standards. The goal of the Home Improvement Program is to help you bring your home into standard condition.

In addition, because a number of municipalities are planning to install sanitary sewer systems, a program is available to help homeowners pay for the cost of their sewer hookup and related installation fees. Income requirements are the same for the Sewer Hook Up Assistance Program as the Home Improvement Program

Who Is Eligible for the Home Improvement Program?



The Home Improvement Program is governed by Federal regulations. To qualify, the property must be located within York County, outside of the City of York, and the applicant must reside in and own or be purchasing the property. All sales agreements must be recorded.

To be eligible, your total household gross income must fall below the amounts listed below. Please call a program representative for specific details to determine your gross income.

# of People in Household	Gross Annual Income
1	\$39,900
2	\$45,600
3	\$51,300
4	\$56,950
5	\$61,550
6	\$66,100
7	\$70,650
8	\$75,200

03/15/2013

How Does the Program Work?

The staff of the Home Improvement Program will help you through the financial and technical aspects of obtaining a home improvement loan.



They will:

- Prepare a loan application to determine your financial eligibility for the program.
- Inspect your home to determine what repairs can be accomplished through the Home Improvement Program.
- Assist you in securing competitive bids for the work to be accomplished.